

CREDIT REPORT WEBSITE SURVEY													
NAME	CREDIT REPORT AVAILABLE?	CREDIT SCORE AVAILABLE?	SOURCE OF CREDIT REPORT/SCORE	DOES SIGN-UP REQUIRE CREDIT CARD INFORMATION?	COST		AUTOMATIC ENROLLMENT IN CREDIT MONITORING?	REQUIRED TRIAL PERIOD FOR CREDIT MONITORING?	CREDIT MONITORING OFFERED AND PRICES	CREDIT MONITORING SERVICES INCLUDED	EASE OF USE	OTHER SERVICES PROVIDED	OTHER INFORMATION
					CREDIT REPORT	CREDIT SCORE							
annualcreditreport.com	Yes	Yes	Experian, Equifax, Transunion	No	Free	Cost Not Available	No	No	Credit Monitoring Service Not Available	No service offered	Three Steps Shown after clicking on "Request Your Free Credit Reports" button	Information about what to look for in your credit report and how to protect your identity.	Provides information about credit scores, what affects scores, and provide links to sites for more information
equifax.com	Yes	Yes	Equifax	Yes	\$15.95-\$39.95 (for combined credit report and score)		No	No	Monitoring and ID Theft Plans: 1. Family Plan (\$29.95/month) 2. Premier Plan (\$19.95/month) 3. Advantage Plan (\$17.95/month) One Time Reports and Scores: 1. Complete Report and Score from all three bureaus (\$39.95) 2. 3-in-1 Credit Report (\$29.95) 3. Equifax Credit Report and Score (\$15.95)	Advantage Plan: Privacy Monitoring and Protection, 24/7 alerts of key changes to your credit files from all three credit rating bureaus, 3 bureau credit score and profile every 12 months, unlimited access to Equifax Credit Score, financial alerts on up to 2 accounts (bank/credit cards), and \$25,000 ID theft insurance. Premier Plan: Advantage plan features + unlimited accounts for financial alerts, auto fraud alerts, lock/unlock Equifax Credit Report, and 1 million ID theft insurance and Lost wallet protection. Family Plan: features as the Premier Plan EXCLUDING financial alerts on your accounts and no ID theft insurance.	The "Get Started" button is not clear as to what service you are getting started with. Tab under "Personal Solutions" called "View All Products" where it shows all the services offered. After choosing one, there is a process of 4 steps to completion.	Equifax Credit Report with Fico Score Offered for \$19.95	For the free annual credit report, the website redirects you to annualcreditreport.com
experian.com	Yes	Yes	Experian	Yes	\$1 credit report, includes score (credit score is free with purchase of \$1 credit report)		Yes	7 days	\$14.95/month	a. Unlimited online access to Experian report and score. b. Daily monitoring of your Experian, Equifax, and TransUnion credit report and notifications when key changes occur. c. \$50,000 Experian Credit TrackerSM Guarantee (excluding NY residents) including access to a Fraud Resolution Specialist in case your identity is stolen. d. Monthly statement with your credit score, alerts, and information about lenders.	Main Button on home page "Get Your Credit Report and Score". Next screen shows two steps until completion.	Three bureau credit report and score for \$39.95. Identity theft protection offered.	The website only offers credit report for \$1. There is no option for free credit report. At the bottom of the page, there is a link for Free Annual Credit Report, which provides that in order to obtain it, you should go to annualcreditreport.com.
transunion.com	Yes	Yes	TransUnion	Yes	\$1 (for combined credit report and score)		Yes	7 days	\$17.95/month	a. Track credit health by unlimited access to TransUnion credit score. b. Find out what rates you can expect based on the credit score. c. ID theft protection for up to \$1,000,000.	Main page button "Click Here" indicates that you get credit report and credit score for \$1. After which there are 3 steps to follow to completion.	Online credit maintenance services - credit disputes, fraud alerts, security freezes, and credit education.	No indication of a completely free annual credit report.
creditkarma.com	No	Yes	TransUnion	No	Credit Report Not Available	Free	No	No	Free	a. Nightly Credit Report Monitoring b. Email Alerts Notifications	Three steps after you click on "Get Started Now" to sign up for free membership.	There is an option to get your Credit Report Card, which summarizes the details of your credit report, but not the credit report itself. Credit history tracking and auto insurance score.	Registering on the website is required but free. There are credit card advertisements or offers within the site.
creditscorewiz.com	No	Yes	Experian, Equifax, Transunion	Yes	Credit Report Not Available	Requires \$1 "refundable processing fee"	Yes	7 days	\$29.95/month	a. Continued access to your Credit Scores b. Daily Credit Monitoring & Alerts for activity on credit report	After clicking on the "Get Started Now" button on home page, it redirects to freecreditclick.com.	The website has an option for credit report but cannot proceed to obtain it. No other services offered.	The website redirects you to freecreditclick.com where it says that monthly charge will be applied after 7 days.
creditsesame.com	Yes	Yes	Experian	No	\$9.95	Free	No	No	Free	a. Free monthly credit score and credit monitoring and alerts. b. Free analysis of your credit and monitoring of market rates along with savings recommendations	Clicking on "Get Your Free Credit Score" takes to a registration page where you have to register with an email and password.	Credit card offers, loans/refinancing calculators, home and auto information, and banking information	Registering on the website is required and it's free. All data provided by Experian.

freescore.com	Yes	Yes	Experian, Equifax, Transunion	Yes	Free	Free	Yes	7 days	\$14.95/month	a. Unlimited access to all three credit scores. b. 3-bureau credit monitoring and email alerts of credit activity in your name. c. ID theft restoration service. d. Credit learning center and credit guide.	Login/Registration button at the home page.	Credit resource information - credit history, debt consolidation and offers.	Membership required. Credit Monitoring offered but no credit report offered. **FAQs state the site provides credit reports from all 3 bureaus
freescore360.com	Yes	Yes	Experian, Equifax, Transunion	Yes	Free	Free	Yes	7 days	\$29.95/month	a. Daily credit monitoring and alerts. b. Credit reports and scores monthly. c. ID theft insurance up to \$1,000,000.	3 steps to complete after clicking on the home page "Get Yours Now" button.	none	Membership required. Disclaimer at top of the page for membership and trial period. **SAMPLE view shows credit report information as well as scores
freescoreonline.com	Yes, but only with credit monitoring service	Yes	Experian, Equifax, Transunion	Yes	Available only with credit monitoring membership only	Free	Yes	7 days	\$29.95/month	a. Daily credit monitoring and alerts. b. Credit reports and scores monthly. c. ID theft insurance up to \$1,000,000.	3 steps to complete after clicking on the home page "View Your Free Scores Now" button.	none	Membership required. Disclaimer at top of the page for membership and trial period. Must provide credit card information for \$1.00 refundable processing fee before you can see your score. If you don't cancel your membership w/i the 7 day trial period, the card gets charged full membership amount
freescorandsmore.com	No	Yes	Experian, Equifax, Transunion	Yes	Credit Report Not Available	Free	Yes	14 days	\$18.99/month	a. Daily monitoring of your credit files at all three credit reporting bureaus b. receive alerts for any changes in your credit. c. Toll-free credit information hotline.	Main page "Click Here to Start" button which takes you to the 3 step process.	Identity theft protection offered.	Until you enter your information it is not clear whether it's free and what the membership fees are.
freecreditreport.com	Yes	Yes	Experian	Yes	\$1 (for combined credit report and score)		Yes	7 days	\$19.99/month	a. Unlimited access to Experian credit report. b. Bi-monthly monitoring of your Experian Credit Score with alert notifications when it goes up or down c. A Monthly Statement with your Credit Score with a summary of the key financial information that lenders use to rate you. d. ID Theft protection and up to \$50,000 guarantee of identity theft occurring while enrolled	The two options are front center on the page and there is a discription of what you get when you sign for each one. After clicking on either one, the process takes 4 steps to completion.	Free Credit Report (2 days delivery) and it does not include credit score. No membrship required. Not clear whether you need to enter credit card number in order to obtain this service.	Disclaimer at the top of the page stating the membership and the option for free annual credit report at annualcreditreport.com.
myfico.com	Yes	Yes	Experian, Equifax, Transunion	Yes	\$19.95 (for credit report and score for each of the credit reporting companies) \$59.85 (for complete Fico Scores and also credit reports from all three of the credit reporting companies)		No	No	Score Watch - \$14.95/month Quarterly Monitoring - \$9.95/month	SCORE WATCH a. Continuously monitors your credit report and score and provides alerts for changes to credit history b. Access Equifax credit report free two times c. Tools to reach financial goal QUARTERLY a. Credit report and score pulled every 3 months. b. Six charts tracking quarterly changes in your credit score, account balances, credit inquiries, and negative account statuses c. Personal ID Theft Monitoring d. Up to \$25,000 Identity Theft insurance	Clicking on "Check my Fico Score Now" takes you to credit monitoring service instead of score. In order to view the different services, you have to click at the top of the page on "Overview".	Recommended credit card offers on the website and tips for credit repair.	Extensive FAQ section
quizzle.com	Yes	Yes	Credit Report: Equifax Credit Score: VantageScore	No	Free		No	No	\$8/month for extra features additional \$3/month for credit monitoring	Pay servie provides a. Credit report and score delivered every month from each of the three major credit reporting company b. Online scans of personal information and provides alerts for personal information found c. ID Theft protection of \$1 million guarantee For an additional \$3 per month, you get: a. Active monitoring of Experian credit report and provides alerts	Pget started on home page; enter email and sign up	With sign up or free service, you get: a. Credit timeline (credit history). b. Credit trending (behavior affecting your credit report). c. Score analysis (what areas could be improved).	Sign up required. It offers the VantageScore 3.0 for your credit score. Free version gives credit report and score every six months, and paid version gives credit report and score every month plus offered credit monitoring and ID Theft Protection
scoresense.com	Yes	Yes	Experian, Equifax, Transunion	Yes	Free		Yes	7 days	\$29.95/month	a. Continuous credit activity notifications to monitor for erros and fraud b. Credit management tools. c. \$1,000,000 Identity Theft Insurance.	3 steps to complete after clicking on the home page "Try It Now" button.	Identity theft protection offered.	Contact us -tab with phone numbers. User friendly website.